

SEE END OF TRADE HITCH IN BATTLE

CRIPPLED TRADE WAITS OPEN SEA

Business Men Think Naval Battle Will Soon End

Tieup.

GRAIN IS PILING HIGH

Millions of Bushels at Port for Which There Are No Carriers.

EMERGENCY CASH NOT OUT

Banks Here Take \$42,538,000, but It Isn't Put Into Circulation.

The business of the United States waits for the seas to be cleared to commerce.

A great naval battle it is thought will release the merchant marine of one side or the other, and that is what paralyzed trade needs. The banking interest of the country now waiting behind impregnable fortifications of money then will begin to turn its swords into ploughshares; the closed doors of the exchanges will begin to open; the shippers of all commodities—wheat, cotton, sugar, iron, steel and all the others—will seek again foreign markets with a powerful rival eliminated, and the demoralized foreign exchange market will resume operation.

This does not mean a boom for the present, but a resumption which will gradually bring back the normal.

In the meantime the business world marked time yesterday. The banks continued to take out emergency currency and the clearing house continued to issue its loan certificates. Up to 5 o'clock last night eighteen banks of the city had taken out \$42,538,000 in emergency currency, while applications were in for an amount aggregating \$30,000,000.

New Currency Not Yet Used.

As the sub-treasury has only \$48,000,000 in all on hand some of the banks will have to wait until a new allotment arrives from Washington, which will be this week.

Among the banks to take out the currency yesterday were the Citizens National, the Chase National, the National Park Bank and the Hanover National. It is said that the Hanover took out \$9,000,000, but this figure is not official.

There were no signs that the new emergency currency had been put in circulation, and it was said that only a small proportion of the \$12,311,550 in bills issued at the clearing house was paid in certificates by the debtor banks.

The fact that twelve banks, members of the National Currency Association, have not made any application for the currency was taken to mean that they believe that the danger has passed.

"The situation is fine," said Assistant Secretary of the Treasury, Charles S. Hamlin at the sub-treasury last evening. "Reports from all over the country do not show a single unfavorable note anywhere. We believe our work is nearly completed here."

No far as the financial situation was concerned yesterday the only discord in the general anthem of hopefulness came over the action of some banks in raising the call loan rates to 8 per cent.

Brokers and business men who have loans out found when they came to renew that advance had been made and they grumbled at the increase. It is difficult to ask whether it was right at a time when everybody was talking patriotism and harmony that banks which can get money from the United States at 5 per cent should charge 8 per cent.

Point to Reason for Advance.

The bankers on their side pointed out that there was good reason for the advance. They did not want borrowers to ask for more money than they had on hand on new loans while they wanted the old loans paid off.

The banks made numerous advances to clients here and out of town, and they were making ready to take care of the cotton men in the south.

Among the banks which did not advance the rates were the National City, the Corn Exchange and the American Exchange banks. The group which raised the rates was not very large and the report from England that the bank of England today or tomorrow will lower its discount rate to 4 per cent, gave rise to the belief that the group will lower its rate on this side about the same time.

The vexatious problem raised by the arrival of the \$100,000,000 in gold securities from abroad on the Olympic was reported as unanswered last night, although the bankers and a stock exchange committee had labored over it in the afternoon. The problem is how to receive the securities without permitting any gold to go out for the present. A naval battle would go far toward solving the situation, it was said, because that would permit the United States to send something over to the other side in payment.

Some of the securities which arrived with drafts attached were returned to the purchasers, while in other cases it was said that the presentation of the drafts was withheld in order to save anything like a panic. It was thought that the situation would be worked out to-day.

Clear Sea Would Open Exchange.

If one of the nations at war clears the sea the Cotton Exchange will open at once for its market will be restored. There were indications yesterday that the board of managers of the exchange was contemplating this, for they sent out a notice requesting that the market be stopped on all open trades. That meant that while the market was demoralized for the present it was expected that within a few days it would be able to resume business relations with Europe.

The sugar market showed what it expected when it regarded the danger of a naval battle. Several merchants who required something like 500,000 bags all together. For the amount bought yesterday it was said that 14 cents a pound was advanced to 15 cents.

Coffee showed the effects of the hope in the market for a peace in the district. It was estimated that there are 70,000,000 bushels of wheat the seaboard waiting clearance abroad and the congestion is rapidly increasing as far back as the sea. It is thought that the market on the other side is waiting for this supply and many times more than it.

Safe transportation will mean great activity. In the meantime the railroads have been urged not to increase the congestion at the seaboard but to make ready to start a movement as soon as the seas are clear.

We look for the seas to be cleared within two or three days, but the situation is still very uncertain.

MOOSE WILL BE PATRIOTS IN WAR CRISIS, DECLARES T. R.

Promises They Will Aid All Public Officers to Conserve National Honor, but Regrets That His Policies Have Not Been Carried Out

Col. Roosevelt turned from politics to the war at the end of his speech yesterday at the Progressive conference at the Hotel Astor. He said:

"I think that the great world crisis now affecting all the nations of mankind our prime duty is first and foremost to show ourselves patriotic citizens of the great American Republic. I regret that of recent years the policies which I and those like me believed to be essential for the welfare, the honor and greatness of the American people have not been more faithfully carried out, but all that is past now and is neither here nor there in this crisis.

"At the moment the United States, as one of the great nations of the world, faces a crisis which has already involved in war nearly all the other great nations of the world. Friends, we have our troubles here, but let us be thankful be-

yond measure that we are citizens of this Republic and that our burdens, though they may be heavy, are far lighter than those that must be borne by the men and women who live in other and less fortunate countries.

"I for one will act, and I am sure I am stating your feelings when I say that the men and women of the Progressive party will act, throughout this crisis primarily as American citizens and will work hand in hand with any public man, with any public servant and with any and all private citizens who, in good faith and disinterestedly, do all that is possible to see that the United States comes through this crisis unharmed and so conduct itself as to conserve its honor and the interest of her own citizens and as far as may be to help in securing peace and justice for all the nations of mankind."

EUROPEAN IMPORTS STOP; PRICES RISE

Cessation of Foreign Shipments Finds Dealers Here With Small Supplies.

"There are no imports to the United States," was the comment of one big importer who said that he had no stock on hand. He said that he had no stock on hand and that he had no stock on hand. He said that he had no stock on hand and that he had no stock on hand.

OLD BANK HOURS AGAIN.

Supt. Richards Sees No Need Now of 10 o'clock Opening.

The State banking situation had so cleared yesterday that State Superintendent of Banking Eugene Lamb Richards issued the following statement:

"An order has been in force since early in the week whereby the hour for opening of all State banking institutions and private banks throughout the city was advanced to 10 o'clock. This was an order made necessary by a situation existing last week.

"Late this afternoon the Superintendent received such encouraging reports as to the improvement in conditions that he rescinded the order, so that hereafter both banks and private banks may open on week days at 9 A. M."

Met. Jarmulowsky, who did business as M. L. Jarmulowsky, private banker in East Broadway, made an assignment yesterday for the benefit of creditors. He assigned to Abraham G. Gillet, of this city, and Benjamin Althelm, of St. Louis, Jarmulowsky's bank was taken over by the State Superintendent on Monday.

A petition in bankruptcy was filed against A. J. Mandel, whose private bank in Rivington street was also taken over Monday. The petition was filed by creditors, who assert that Mandel owes upwards of \$1,000,000 and has about \$50,000 to pay in.

DEPOSITORS IN RIOTS.

Crowd at Kobre Bank is Dispersed With Water Bombs.

Depositors of the Max Kobre bank in Canal street, which was taken over by the State Banking Department, started several riots last night in which policemen and firemen joined to restore order.

Two thousand of them gathered at Terrace Garden, a small hall in East Broadway, during the riot and overflowing into the street. All the police knew was that the crowd suddenly rioted and made a dash for a frightened man. The reserves were called out and some private bank alarm. It required hard work to save the man, who said he was a lawyer. The crowd declared that he had offered to settle for 25 cents on the dollar. The crowd at the water the crowd dispersed, but it reassembled later, marching and shouting. Finally it gathered in front of the closed bank and started shouting again. A force of men climbed to the roof of the building and dispersed the crowd by dropping bags filled with water.

Kobre is said to have had \$2,000,000 in his bank and about 10,000 depositors.

NO MAILS FOR EUROPE TO-DAY.

St. Paul, Which Sails To-morrow, Will Carry Sacks to England.

Only mails for the West Indies, Mexico and Central America are scheduled to leave this port to-day. The American liner St. Paul, which sails for Southampton at 10 A. M. to-morrow, will carry a large number of sacks for the British Isles.

CECILIE'S TOURISTS ALL HOME.

Passengers Tells Story of Pursuit by French Cruiser.

Cabin passengers of the gold laden North German Lloyd steamship Kronprinzessin Cecilie, who landed at Bar Harbor, are telling their story of the pursuit. Several officers who were returning home on business were much distressed because none of the lines running to England and neutral countries would permit them to take passage, fearing that they might be recaptured.

Rudolph Hannan of Hamburg, said he had learned from Capt. Polack that the Cecilie was actually being pursued by a swift French cruiser and that if it had not been for the fog through which Capt. Polack ran at top speed the vessel might have been captured.

Another passenger declared that he had heard that it was the intention of the captain to jettison his gold cargo if the ship had been taken.

Four officers who were ordered deported to Germany by the Kronprinzessin Cecilie because of mental defects were taken from her and sent yesterday to the sailing ship U. S. Bagger in Starbuck Cove. They will be returned when the sea is open.

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PLAN BIG LOAN HERE TO END TRADE HITCH

Financiers Talk of Letting Europe Draw on \$800,000,000 Fund.

EXCHANGE IS AT HALT

Situation Grows So Serious That Bankers Have No Foreign Dealings.

Business in foreign exchange was entirely suspended yesterday. The cutting of the German cable of the Commercial company effectively put an end to communication by that medium. Communication between the United States, Germany and Austria over the Western Union wires has been suspended by the order of the British censor, while the taking over of the telegraph systems of England and France by the military authorities has made it impossible to do business with those two countries.

Until yesterday it was possible to do a little foreign exchange business in spite of conditions abroad, but bankers said yesterday that they had not written any exchange all day.

In the meantime they are organizing a fund whose purpose it is to devise some means of unravelling the tangle in foreign exchange and to build up anew the delicate fabric of the entire system which has entirely collapsed.

RUSH FOR GOLD COIN.

Persons Returning to Europe Eager to Get Minted Cash.

The leading bullion merchants report a pronounced demand for foreign gold coin from persons now returning to the other side of the Atlantic. The demand has not been enormous in the aggregate, but so limited is the supply that it has made an unusual impression on the price.

Gold is preferred above bank notes and the English sovereign, the French Napoleon and the German twenty mark piece command a good premium over paper money.

The principal demand is for English sovereigns for which the rate of exchange is \$5 25 to \$5 50. This rate is from 10c to 15c per pound higher than the rate for Bank of England notes.

For the French twenty franc piece from \$4 25 to \$4 50 is paid, while for the twenty mark piece \$5 is the rate.

NO SECURITIES AT AUCTION.

Sales Suspended at Instance of Banks and Exchange.

The customary weekly sale of securities at auction at the office of A. H. Miller was suspended yesterday. This was done at the instance of the banks and the Stock Exchange authorities in order to make the suspension of public dealing in securities complete. No sales will be held while the exchange remains closed.

A despatch from Philadelphia said that public auctioneers there have followed the lead of New York.

Expected to Ask for Guaranty.

It is believed that they will insist that the foreign governments take upon themselves the burden of insuring the shipment of grain to this country.

Hudson River by Daylight

All Service Daily Except Sunday.

Direct Rail Connections to all points in the Catskills, Saratoga, the Adirondacks, the West and North West Mountains.

Str. "Washington Irving" Tuesdays, Thursdays, Saturdays.

Str. "Hendrick Hudson" Mondays, Wednesdays, Fridays.

Str. "Robert Fulton" Leave: Desbrosses St. 8:45 A. M. W. 415 St. 9 A. M. 12th St. 9:20 A. M. Yorkville 9:45 A. M. 10th St. 10:10 A. M. 11th St. 10:30 A. M. 12th St. 10:50 A. M. 13th St. 11:10 A. M. 14th St. 11:30 A. M. 15th St. 11:50 A. M. 16th St. 12:10 P. M. 17th St. 12:30 P. M. 18th St. 12:50 P. M. 19th St. 1:10 P. M. 20th St. 1:30 P. M. 21st St. 1:50 P. M. 22nd St. 2:10 P. M. 23rd St. 2:30 P. M. 24th St. 2:50 P. M. 25th St. 3:10 P. M. 26th St. 3:30 P. M. 27th St. 3:50 P. M. 28th St. 4:10 P. M. 29th St. 4:30 P. M. 30th St. 4:50 P. M. 31st St. 5:10 P. M. 32nd St. 5:30 P. M. 33rd St. 5:50 P. M. 34th St. 6:10 P. M. 35th St. 6:30 P. M. 36th St. 6:50 P. M. 37th St. 7:10 P. M. 38th St. 7:30 P. M. 39th St. 7:50 P. M. 40th St. 8:10 P. M. 41st St. 8:30 P. M. 42nd St. 8:50 P. M. 43rd St. 9:10 P. M. 44th St. 9:30 P. M. 45th St. 9:50 P. M. 46th St. 10:10 P. M. 47th St. 10:30 P. M. 48th St. 10:50 P. M. 49th St. 11:10 P. M. 50th St. 11:30 P. M. 51st St. 11:50 P. M. 52nd St. 12:10 A. 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